

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF VIRGINIA**

Charlottesville Division
255 West Main Street
Charlottesville, Virginia 22902

**VELMA TOWNSEND
LANDON TOWNSEND,**

Plaintiffs,

v.

Civil Action No. 3:12-cv-0045

**FEDERAL NATIONAL MORTGAGE
ASSOCIATION, et als.,**

Defendants.

**MEMORANDUM IN RESPONSE TO MOTION BY WELLS FARGO AND FEDERAL
NATIONAL MORTGAGE ASSOCIATION PURSUANT TO RULE 54(B)**

Plaintiffs, Velma Townsend and Landon Townsend (collectively, "the Townsends") set forth the following in response to the motion by Wells Fargo N.A. ("Wells Fargo") and Federal National Mortgage Association ("Fannie Mae") pursuant to Rule 54(B):

The Townsends maintain their opposition and exception to the ruling of the Court dismissing their claims in this case against Wells Fargo and Fannie Mae. Barring a reconsideration of that ruling, they acknowledge that judicial economy would not be hindered in this case by an Order certifying as final the ruling of the Court dismissing the Townsends' claims against Wells Fargo and Fannie Mae.

Respectfully submitted,

**VELMA TOWNSEND
LANDON TOWNSEND**
By /s/ Henry W. McLaughlin
Counsel

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CERTIFICATE

I, Henry W. McLaughlin, counsel for Velma Townsend and Landon Townsend, certify that on September 13, 2013, the foregoing will be filed electronically with the ECF filing System of the U.S. District Court for the Western District of Virginia, Charlottesville Division, which will electronically notify the following of the same:

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